

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Louis A. Santo, Jr.  
Joy M. Santo  
Debtors

Case No. 22-01912-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Oct 22, 2024

User: AutoDocke  
Form ID: pdf010

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Louis A. Santo, Jr., Joy M. Santo, 312 Meadow Trail, Dillsburg, PA 17019-8938
cr	+ Morgan Stanley Mortgage Loan Trust 2006-11, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254-7685
cr	+ Morgan Stanley Mortgage Loan Trust 2006-11, U.S. B, Hill Wallack LLP, 21 Roszel Rd, Princeton, NJ 08543, UNITED STATES 08540-6866
5499252	+ JOSEPH L. GENTILCORE, ESQUIRE, 1600 MARKET STREET, PHILADELPHIA, PA 19103-7240
5499246	+ LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5499245	+ LOUIS A. SANTO, JR., JOY M. SANTO, 312 MEADOW TRAIL, DILLSBURG, PA 17019-8938
5499247	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 22 2024 18:38:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5499251	+ Email/Text: mrdiscen@discover.com	Oct 22 2024 18:38:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
5500051	Email/Text: mrdiscen@discover.com	Oct 22 2024 18:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5499249	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 22 2024 18:39:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5510707	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 22 2024 18:39:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
5499246	+ Email/Text: rshearer@cgalaw.com	Oct 22 2024 18:39:00	LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5499253	+ Email/Text: Unger@Members1st.org	Oct 22 2024 18:38:00	MEMBERS 1ST FCU, ATTN: BANKRUPTCY, 5000 MARKETPLACE WAY, ENOLA, PA 17025-2431
5499254	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 22 2024 18:38:00	MERCURY/FBT, ATTN: BANKRUPTCY, PO BOX 84064, COLUMBUS, GA 31908-4064
5499255	Email/Text: EBN@Mohela.com	Oct 22 2024 18:38:00	MOHELA, ATTN: BANKRUPTCY, 633 SPIRIT DRIVE, CHESTERFIELD, MO 63005
5506745	+ Email/Text: Unger@Members1st.org	Oct 22 2024 18:38:00	Members 1st FCU, PO Box 8893, Camp Hill, PA 17001-8893
5506444	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 22 2024 18:39:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

District/off: 0314-1  
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Total Noticed: 29

5647399	+ Email/Text: mtgbk@shellpointmtg.com	Oct 22 2024 18:38:00	Morgan Stanley Mortgage Loan Trust 2006-11., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, Morgan Stanley Mortgage Loan Trust 2006-, c/o Shellpoint Mortgage Servicing 29603-0826
5647398	+ Email/Text: mtgbk@shellpointmtg.com	Oct 22 2024 18:38:00	Morgan Stanley Mortgage Loan Trust 2006-11., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5499256	+ Email/PDF: bankruptcy_prod@navient.com	Oct 22 2024 18:38:16	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9640, WILES-BARR, PA 18773-9640
5499248	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2024 18:39:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5499257	^ MEBN	Oct 22 2024 18:33:06	STERN AND EISENBERG LLP, 1581 MAIN ST., #200, WARRINGTON, PA 18976-3403
5499258	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 22 2024 18:38:26	SYNCB/RHEEM KWICK COMFORT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5499615	^ MEBN	Oct 22 2024 18:33:23	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5510669	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 22 2024 18:38:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
5499259	+ Email/Text: tonette.hill@usbank.com	Oct 22 2024 18:39:00	US BANK NATIONAL ASSOCIATION, 205 W. 4TH STREET, SUITE 500, CN-TX 05-F1, CINCINNATI, OH 45202-4812
5499260	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 22 2024 18:39:00	US BANK NATIONAL ASSOCIATION, P.O. BOX 108, SAINT LOUIS, MO 63166-0108
5509605	Email/PDF: ebn_ais@aisinfo.com	Oct 22 2024 18:38:16	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5499250	Email/Text: kcm@yatb.com	Oct 22 2024 18:38:45	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Morgan Stanley Mortgage Loan Trust 2006-11, U.S. B

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2024 at the address(es) listed below:

Name	Email Address
Angela C. Pattison	on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2006-11 U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank apattison@hillwallack.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association as Trustee for Morgan S bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Lawrence V. Young	on behalf of Debtor 2 Joy M. Santo lyoung@cgalaw.com rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;rshearer@cgalaw.com;jhall@cgalaw.com
Lawrence V. Young	on behalf of Debtor 1 Louis A. Santo Jr. lyoung@cgalaw.com, rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;rshearer@cgalaw.com;jhall@cgalaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
TOTAL: 6	

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

In Re:

Louis A. Santo, Jr.  
Joy M. Santo

Debtors

Chapter 13

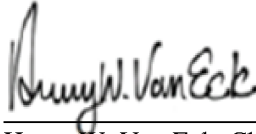
Case No. 22-bk-01912

**ORDER**

Upon consideration of the Debtor's Motion to Reopen Case, Doc. 109, for good cause having been shown, and a hearing having been held on October 22, 2024, and for the reasons stated on the record, it is

**ORDERED** that the Motion is **APPROVED**. The Clerk of the Bankruptcy Court is directed to reopen the within case.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge  
Dated: October 22, 2024